

# **Exhibit R**

## Banking Services Questionnaire

Client No.	381969
Refiner	Perm man
Perm Type	
Ex Date	5/6/0
(check if more than one) 19	

Hambros

Banking Services Questionnaire

**Banking Services**  
Questionnaire

Name of Company/Partnership	ARMINÉ INVESTMENTS
Private Banker	ANTHONY HOLLEY

**The Société Générale Private Banking Hambros Group of Companies**

The Banking Services will be provided by:  
(Please select one entity only)

SG Hambros Bank Limited

SG Hambros Bank (Channel Islands) Limited

Jersey

Guernsey

SG Hambros Bank (Gibraltar) Limited

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Referred to throughout this Banking Services Questionnaire as SGPB Hambros.

## Identification Documents

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We require the following documentation in order for us to fulfil our regulatory responsibilities regarding the verification of the identity of the company/partnership as well as the identity of the individuals connected with it.

### **Companies**

#### **Companies listed on a recognised stock exchange or a subsidiary thereof**

We require all of the following documentation:

Certificate of incorporation of the listed company and, where relevant, of any subsidiary company to evidence registered number, date of incorporation and registered corporate name

Most recent audited financial statements (or equivalent)

Where applicable:

Documentation to verify the identity and permanent residential address of any authorised signatory (see identity requirements for individuals, below)

Proof of listing

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#### **All other companies (including limited liability partnerships)**

Documentation to verify the identities and permanent residential addresses of all directors, partners, authorised signatories and shareholders (shareholders with an equity stake greater than or equal to 10% only) (see identity requirements for individuals, on page 2)

Certificate of incorporation (or equivalent)

Memorandum and articles of association or equivalent (non-UK companies and limited liability partnerships only)

Most recent audited financial statements (or equivalent)

Certificate of good standing/certificate of incumbency (non-UK companies only)

Copy of the share register(s) confirming shareholders' names and confirmation that shares are not held in bearer form (if applicable)

Proof of registered status (if applicable)

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### **Partnerships**

#### **We require all of the following documentation:**

Documents to verify the identities and permanent residential addresses of all partners and all authorised signatories (see identity requirements for individuals, on page 2)

Partnership agreement (if applicable)

Most recent audited financial statements (or equivalent)

## Identification Documents continued

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Certain documents are considered appropriate for verifying a name while others are appropriate for verifying a permanent residential address. The same document cannot be used to verify both your name and address.

### Individuals

#### Verification of name

We require one or two\* of the following documents:

A current signed passport (showing number, issue date, expiry date, issuing office, date and place of birth, signature and photograph)

A national identity card (showing number, issue date, expiry date, issuing office, date and place of birth, signature and photograph)

Other\*

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#### Verification of permanent residential address

We require one or two\* of the following documents:

A utility bill (not more than three months old and not for a mobile telephone)

A local authority tax bill (valid for the current year)

A current full driving licence (provided not used above)

A bank or building society statement (not more than three months old) or the most recent mortgage loan statement from a registered lender

A tax notification (valid for the current year)

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\*To be advised by your private banker.

#### Notes

1. In the case of passports, driving licences and national identity cards, please provide certified copies of these documents (black and white). Please do not send originals of these documents by post. In respect of all other documents, please send originals.
2. Certifications must be original and must be performed by an approved member of SGPB Hambros' staff or by an appropriate professionally regulated person, such as a qualified lawyer or accountant, using the following wording:

**'I hereby certify this to be a true copy of an original document.'**

The certifier should also record his/her name, title, occupation, firm and the date of certification.

3. A PO Box address is not acceptable as proof of permanent residential address.

If you have any questions on any of the above requirements, please contact your private banker.

**Part 1 Company/Partnership Details**Please complete in **BLACK INK** and **BLOCK CAPITALS**.**The Company/Partnership****Name and Address**

Full name of the Company/Partnership  
(referred to throughout this questionnaire  
as the 'Company/Partnership')

ARMINA INVESTMENTS LTD

Registered address of the Company/Partnership

PALM CHAMBERS  
197 MAIN STREET

Postcode ROAD TOWN, TORTOLA, BVI

Trading address of the Company/Partnership

Postcode

Telephone

Email address

Website address

Registered Company no.

463749

Country of incorporation

BVI

Date of incorporation

21st SEPTEMBER 2001

Principal business of the  
Company/Partnership including  
products and services

HOLDING

Geographic scope of the business

**Group Structure (including partnerships where applicable)**

Please provide details of parent companies, subsidiaries, fellow subsidiaries, associated companies and trusts (a separate form may be used if necessary).

Complete where applicable

**Director(s)/Partner(s)**

**N.B.** Any further director(s) or partner(s) should be listed on a separate form.

**Director/Partner 1**

Surname	Surname
Forename(s)	Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)	Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)	Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position	Position
Permanent residential address	Permanent residential address
Postcode	Postcode
Nationality	Nationality
Date of birth	Date of birth
Telephone	Telephone
Facsimile	Facsimile
Email address	Email address

**Director/Partner 2**

Surname	Surname
Forename(s)	Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)	Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)	Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position	Position
Permanent residential address	Permanent residential address
Postcode	Postcode
Nationality	Nationality
Date of birth	Date of birth
Telephone	Telephone
Facsimile	Facsimile
Email address	Email address

**Director/Partner 3**

Surname	Surname
Forename(s)	Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)	Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)	Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position	Position
Permanent residential address	Permanent residential address
Postcode	Postcode
Nationality	Nationality
Date of birth	Date of birth
Telephone	Telephone
Facsimile	Facsimile
Email address	Email address

**Director/Partner 4**

Surname	Surname
Forename(s)	Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)	Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)	Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position	Position
Permanent residential address	Permanent residential address
Postcode	Postcode
Nationality	Nationality
Date of birth	Date of birth
Telephone	Telephone
Facsimile	Facsimile
Email address	Email address

Complete where applicable

**Corporate Director(s)****N.B.** Any further corporate director(s) should be listed on a separate form.**Director 1**

Company name INWEALTH DIRECTORS S.A.  
 Registered address PALM CHAMBERS  
197 MAIN STREET  
PO Box 3174, ROAD TOWN  
 Postcode TORTOLA, BVI  
 Company no. 1521212  
 Contact name(s) David Lykes  
Kanine LeSocley  
 Telephone + 41 22 735 08 88  
 Facsimile + 41 22 735 08 89  
 Email address dcavid@inwealthtrust.com  
Kanine-leSocley@inwealthtrust.com

**Director 12**

Company name \_\_\_\_\_  
 Registered address \_\_\_\_\_  
 Postcode \_\_\_\_\_  
 Company no. \_\_\_\_\_  
 Contact name(s) \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Facsimile \_\_\_\_\_  
 Email address \_\_\_\_\_

**Director 3**

Company name \_\_\_\_\_  
 Registered address \_\_\_\_\_  
 Postcode \_\_\_\_\_  
 Company no. \_\_\_\_\_  
 Contact name(s) \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Facsimile \_\_\_\_\_  
 Email address \_\_\_\_\_

**Director 4**

Company name \_\_\_\_\_  
 Registered address \_\_\_\_\_  
 Postcode \_\_\_\_\_  
 Company no. \_\_\_\_\_  
 Contact name(s) \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Facsimile \_\_\_\_\_  
 Email address \_\_\_\_\_

Complete where applicable

**Beneficial Owner(s)/Controller(s)**

List the beneficial owners and/or the principal shareholders and any controllers of the Company/Partnership (a separate form may be used if necessary).

Name	Capacity	Shareholding
1 INWELTH TRUSTEES IAKL AS TRUSTEE OF THE ROEBND 2 SETTLEMENT	TRUSTEE / SHAREHOLDER	100%
3		
4		
5		
6		
7		
8		
9		
10		

**The Company's/Partnership's Current Bank Account**

Please give details of the main bank account of the Company/Partnership

Name of bank		
Address of bank		
	Postcode	
Account number	Roll number (if applicable)	Sort code or equivalent
		- -

**Source of funds opening the account**

**Part 2 The Company/Partnership Account****Company/Partnership Account Details**

Type of account required	Income <input type="checkbox"/>	Capital <input checked="" type="checkbox"/>	Other <input type="checkbox"/>
Title of account	ARMINA INVESTMENTS LTD		
Currency of account (multiple possible)	GBP <input type="checkbox"/>	USD <input checked="" type="checkbox"/>	CHF <input type="checkbox"/>
	CHF <input type="checkbox"/>	EUR <input type="checkbox"/>	Other <input type="checkbox"/>

**Bank Account Activity**

Purpose of the account	TO SUPPORT VISA CARD ISSUED TO MR ARNOLD BENGIS
Estimated frequency of transactions	MONTHLY
Estimated value range of transactions	AVERAGE \$SK MONTHLY

**Bank Account Activity**

If the Company/Partnership is likely to require SGPB Hambros to make or receive any regular international payments, please provide details of the estimated frequency, source and destination countries and of the expected beneficiary or remitter.	Incoming	Outgoing
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## Bank Statement Dates and Frequency

Statements will be sent quarterly unless otherwise requested below.

Frequency	MONTHLY
Day	31ST

**N.B. Channel Islands and Gibraltar clients only:** Where there have been no transactions on an account during the agreed statement period, a statement will not normally be sent to you. However, you will always receive an annual statement for your account.

## Copy Correspondence

Please provide details of where copy correspondence should be sent. Please also state the capacity in which the recipient will be receiving the copy correspondence (e.g. as the Company's/Partnership's lawyer/accountant) and tick the type of documentation to be provided.

<b>Addressee 1</b>		<b>Copy Correspondence</b>
Name	INWEALTH DIRECTOR S.A.	<input checked="" type="checkbox"/>
Capacity	DIRECTOR	<input checked="" type="checkbox"/>
Address	C/O INWEALTH TRUST S.A.R.L 6 PLACE DES EAUX-VIVES GENEVA 1207 SWITZERLAND	<input checked="" type="checkbox"/>
Postcode		<input checked="" type="checkbox"/>
		<b>Bank Account</b>
		<input checked="" type="checkbox"/>
		Statements
		<input checked="" type="checkbox"/>
		Deposit advices
		<input checked="" type="checkbox"/>
		<b>Investment Account</b>
		<input checked="" type="checkbox"/>
		Contract notes
		<input checked="" type="checkbox"/>
		Statements
		<input checked="" type="checkbox"/>
		Valuations
		<input checked="" type="checkbox"/>
		CGT packages
		<input checked="" type="checkbox"/>

<b>Addressee 2</b>		<b>Copy Correspondence</b>
Name		<input type="checkbox"/>
Capacity		<input type="checkbox"/>
Address		<input type="checkbox"/>
Postcode		<input type="checkbox"/>
		<b>Bank Account</b>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<b>Deposit advices</b>
		<input type="checkbox"/>
		<b>Investment Account</b>
		<input type="checkbox"/>
		<b>Contract notes</b>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<b>Statements</b>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<b>Valuations</b>
		<input type="checkbox"/>
		<b>CGT packages</b>
		<input type="checkbox"/>

**Copy Correspondence** continued

<b>Addressee 3</b>			<b>Copy Correspondence</b>
Name			<b>Bank Account</b> <input type="checkbox"/>
Capacity			Statements <input type="checkbox"/>
Address			Deposit advices <input type="checkbox"/>
			<b>Investment Account</b> <input type="checkbox"/>
			Contract notes <input type="checkbox"/>
			Statements <input type="checkbox"/>
			Valuations <input type="checkbox"/>
Postcode			CGT packages <input type="checkbox"/>

**Requests for Information**

You agree that SGPB Hambros may give the following people any information requested by them in writing in relation to the Company's/ Partnership's account(s)  
(tick where appropriate):

<b>Accountant</b>	<b>Contact Details</b>
Bank account(s) only	<input type="checkbox"/>
Investment account(s) only	<input type="checkbox"/>
Both	<input type="checkbox"/>
<b>Solicitor</b>	<b>Contact Details</b>
Bank account(s) only	<input type="checkbox"/>
Investment account(s) only	<input type="checkbox"/>
Both	<input type="checkbox"/>
<b>Tax Adviser</b>	<b>Contact Details</b>
Bank account(s) only	<input type="checkbox"/>
Investment account(s) only	<input type="checkbox"/>
Both	<input type="checkbox"/>

<b>Other INVESTMENT ADVISER</b>	<b>Contact Details</b>
Bank account(s) only	<input checked="" type="checkbox"/>
Investment account(s) only	<input type="checkbox"/>
Both	<input type="checkbox"/>

MR DAVID BENGIS

DAVID BENGIS @ MAC.COM

**Bank Mandate**

We, the signatories, request SGPB Hambros to open a

**Company Account**

**Partnership Account**

**Limited Partnership Account**

I/We authorise SGPB Hambros to act on all instructions relating to such account(s) and to honour and debit to such account(s), whether in credit or overdrawn or becoming overdrawn or closed in consequence of such debit, all cheques, drafts or other orders or receipts for money signed, bills of exchange and promissory notes drawn, accepted or made on behalf of the Company/Partnership provided they are signed or accepted by:

**Any authorised signatories acting alone; or\***

**All authorised signatories acting together; or\***

**A specified number of authorised signatories acting together.\***

Please specify number below:

**Other instructions.\***

Please specify below:

\*Only one of the above options must be completed. If not completed, SGPB Hambros will default to all authorised signatories acting together.

**until SGPB Hambros receives notice in writing to the contrary signed in accordance with the above instructions.**

**Authorised Signatories**

Name in full (BLOCK CAPITALS)	Official position	Signature
AUTHORISED SIGNATORIES OF INWEALTH DIRECTORS LTD ( PLEASE SEE ATTACHED LIST)		

Alternatively, a separate list of authorised signatories may be provided.

**Bank Mandate** continued

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**Mandate by a Partnership only**

The partners will jointly and severally be liable to SGPB Hambros for repayment and satisfaction of all moneys, obligations and liabilities at any time due, owing or incurred from or by the Partnership to SGPB Hambros together with interest, commission, charges and any expenses incurred by SGPB Hambros including all legal and other costs on a full indemnity basis.

It is understood that any balance which may now or hereafter stand to the credit of the account(s) and also any stocks, shares, bonds or securities or other documents, packages or items of any description now or hereafter held by SGPB Hambros for this/these account(s) shall belong to the survivor or survivors of the partners absolutely in the event of any/either of the partners dying while such account(s) continue(s).

Upon any partner ceasing to be a partner by death or otherwise, SGPB Hambros may, failing the receipt of written notice to the contrary from the Partnership, or any of the partners, or the legal personal representatives or trustees of any of the partners, treat the surviving or continuing partner or partners (or if different the partner or partners for the time being) as having full power to carry on the business of the Partnership and to deal with its assets as freely as if there had been no change in the Partnership.

This authority shall remain in force until revoked notwithstanding any change in the constitution or name of the Partnership and shall apply notwithstanding any change in the membership of the Partnership by death, bankruptcy, retirement or otherwise or the admission of any new partner or partners.

**Mandate by a Company and Limited Partnership only**

The Company/Partnership shall be fully liable to SGPB Hambros for repayment and satisfaction of all moneys, obligations and liabilities at any time due, owing or incurred in respect of any such dealings in the name of the Company/Partnership or jointly with any others together with interest, commission, charges and any expenses incurred by SGPB Hambros including but not limited to all legal and other costs on a full indemnity basis.

**It has been further resolved by the Company/Partnership**

That SGPB Hambros be furnished with (a) copies of any special or extraordinary resolutions that may from time to time be passed by the Company/Partnership and (b) any certificates of incorporation on change of name of the Company/Partnership. SGPB Hambros shall be notified immediately in writing signed by any director or the secretary of the Company/Partnership of any change in name or registered address which may from time to time take place.

**Bank Mandate continued**

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**Codeword**

There is the option of creating a codeword on the account(s) as an additional security measure. If a codeword is used and a request/instruction does not contain it, SGPB Hambros reserves the right not to act on the instruction. The codeword should not be a word that is likely to be guessed by anyone pretending to act on behalf of the Company/Partnership. Authorised signatories must use the agreed codeword in respect of all requests regarding the account(s), including the giving of instructions.

**I/We request that a codeword is used in relation to the Company's/Partnership's account(s). If the authorised signatories do not use the codeword, SGPB Hambros may not accept the instructions.**



**The codeword I/we wish to use is:**

GENEVA

**Telephone, Electronic Mail and Facsimile Mandate**

SGPB Hambros will accept instructions from you by telephone, email or facsimile on the basis that you agree to the standard indemnity provisions as set out below.

**Unless all the authorised signatories and SGPB Hambros agree otherwise in writing, SGPB Hambros may accept any instruction appearing to come from an authorised signatory (or the number of authorised signatories required to act together in giving instructions) which is given in writing or by telephone, email or facsimile or by any other means deemed acceptable by SGPB Hambros.**

**In consideration of SGPB Hambros agreeing to accept instructions by telephone, electronic mail and/or facsimile, I/we jointly and severally agree:**

- to indemnify SGPB Hambros from and against all actions, proceedings, costs, claims, demands, expenses or losses that SGPB Hambros may suffer or sustain by reason of or on account of having or not having accepted such instructions; and
- that SGPB Hambros shall be entitled to debit the Company's/Partnership's account(s) with the amount of any payments SGPB Hambros may make in respect of having accepted such instructions; and
- always to provide funds to meet all payments under such instructions, unless other prior arrangements have been made in writing with SGPB Hambros.

**Private e-Banking Service**

The Private e-Banking Service offers a means of accessing the Company's/Partnership's account(s) via the internet. Further details about this service are set out in the Banking Services Terms of Business. A person nominated by the Company/Partnership can access the account(s) via the Private e-Banking Service but not operate the account(s) on behalf of the Company/Partnership (view-only access).

**The authorised signatory(ies) wish(es) to use the Private e-Banking Service to access the account(s).**

Yes

No

Name of the individual nominated to access the Private e-Banking Service:

**SGPB Hambros  
Duty of Confidentiality**

SGPB Hambros has a duty of confidentiality to its clients and will only disclose information about the Company/Partnership and its financial affairs in the following situations:

- Where SGPB Hambros has been required to disclose the information by law;

**Bank Mandate** continued

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- Where SGPB Hambros has a duty to the public to disclose the information;
- Where the disclosure is necessary to protect the interests of SGPB Hambros;
- Where SGPB Hambros has entered into an agreement with a third party service provider in connection with the services SGPB Hambros is providing to the Company/Partnership and it is necessary to disclose the information to enable the service provider to perform its obligations under that agreement. In this case SGPB Hambros will ensure that the service provider is subject to appropriate confidentiality provisions; or
- Where the authorised signatory(ies) has/have consented to such disclosure.

It is also important that you read and understand the conditions in the Banking Services Terms of Business headed 'Confidentiality and Data Protection' and 'Credit Reference Agencies' which explain how SGPB Hambros will deal with confidential information relating to the Company/Partnership.

**Disclosure of Information to Other Société Générale Group Companies**

The Company's/Partnership's private banker is the focal point of the relationship with SGPB Hambros. It is the private banker's responsibility to understand the Company's/Partnership's present and future wealth management needs and to develop solutions for the Company's/Partnership's specific circumstances. In order to do this the private banker may from time to time need to discuss the Company's/Partnership's affairs with professionals in other companies within the SGPB Hambros Group or other parts of the Société Générale Group, and if appropriate to arrange for such professionals to contact the Company/Partnership directly.

**I/We agree that SGPB Hambros may discuss the Company's/Partnership's affairs with, and if appropriate transfer the Company's/Partnership's confidential information to, other companies within the SGPB Hambros Group, Société Générale Private Banking or other parts of the Société Générale Group. I/We understand that this may result in such companies contacting me/us directly and may also result in the marketing of other Société Générale services to the Company/Partnership where these are appropriate to its circumstances.**

If you **DO NOT** wish information about the Company/Partnership, its account(s), business or positions to be given to a related company as set out above, please select one of the following options:

SGPB Hambros may only discuss the Company's/Partnership's affairs with a company in the SGPB Hambros Group;

SGPB Hambros may only discuss the Company's/Partnership's affairs with a company in the Société Générale Private (which includes the SGPB Hambros Group);

No information may be provided to any company in the Société Générale Group.

**Marketing Activities**

From time to time SGPB Hambros may use the Company's/Partnership's contact details to allow us to market certain services provided by the Société Générale Group which we believe may be of interest to the Company/Partnership.

**I/We agree that SGPB Hambros or other companies in the Société Générale Group may analyse and use the information SGPB Hambros holds about the Company/Partnership to enable SGPB Hambros to provide information (by post, telephone, email or other medium using the contact details I/we have given SGPB Hambros) about products and services offered by SGPB Hambros (or by other companies in the Société Générale Group or selected third parties) which SGPB Hambros believes may be of interest to the Company/Partnership. I am/We are aware that I/we may at any time tell SGPB Hambros that I/we do not want to receive such marketing approaches by writing to the Company's/Partnership's private banker.**

Please tick if you **DO NOT** wish to receive such information.



## Bank Account Declaration

### By signing this declaration:

- I/We confirm that I/we have read and understood this Banking Services Questionnaire;
- I/We confirm that all the details provided by me/us in this Banking Services Questionnaire are true and correct to the best of my/our knowledge and belief;
- I/We acknowledge receipt of the SGPB Hambros Banking Services Terms of Business and confirm that I/we have read and understood them and agree to be bound by them as they may be amended from time to time;
- I/We will provide you with any future ancillary document(s) that may affect the information provided herein.

#### Director/Partner 1

Signature

Please print name in full

DAVID JAKES  
FOR AND ON BEHALF OF INWEALTH DIRECTORS LTD.

Position

DIRECTOR

Date

24/03/2010

#### Director/Partner 2

Signature

Please print name in full

Position

Date

#### Director/Partner 3

Signature

Please print name in full

Company (if applicable)

Position

Date

#### Director/Partner 4

Signature

Please print name in full

Company (if applicable)

Position

Date

**N.B.** Any further director(s)/partner(s) should sign on a separate form.

FROM : MISHCON DE REYA

LD VLA

PHONE NO. : 0208 905 5188

05 Apr. 2002 01:02PM P2

SG

## UNLIMITED LETTER OF AUTHORITY

PRIVATE BANKING

**TO: SG Hambros Bank & Trust (Jersey) Limited**  
 P.O. Box 78  
 13 Broad Street  
 St. Helier  
 Jersey  
 Channel Islands  
 JE4 8PR

381969

Name of Account ARNIE INN LTD We have authorised ARNIE BONGIS

(specimens of whose signatures appear below)

solely/jointly/and any\* of them in my/our/our firm's\* name.

(1) To withdraw monies for procurement on my/our/our firm's\* Banking Accounts.

(2) To withdraw anything held by you by way of security or for safe custody, collection or any other purpose whatsoever on my/our account.

(3) From time to time to certify the correctness of any such account.

(4) Generally to act in all matters of business with you.

(5) And I/We request you to act on the above instructions and in particular to pay and honour all such cheques, bills or notes notwithstanding that any such payment may cause my/our said account(s) to be overdrawn or may increase an existing overdraft.

(b) To provide internal investment decisions ONLY  
 The above shall continue until I/We/one of us\* shall give you notice in writing to the contrary.

Date

15/3/02

(Signature of Account Holder(s))

## NAME(S) &amp; SIGNATURE(S) OF PERSON(S) AUTHORISED TO SIGN

Name in Full

Specimen Signature

ARNIE BONGIS

will sign

will sign

\*delete as appropriate

MANUFACTURED/04/01/02/02

04/09/02 08:35 FAX 284 494 3216

ANSBACHER BVI LTD

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L D I N D

38196

**ARMINA INVESTMENTS LTD.**  
P. O. Box 659  
**International Trust Building, Wickhams Cay**  
**Road Town, Tortola, British Virgin Islands**  
Telephone No: 284 494 3215  
Telefax No: 284 494 3216

ARMINA LTD

Our Ref.: C/19222  
By Fax No. 011 44 1534 815 560

H2<vi

5 April, 2002

Mr. Jon Cattell  
SG Hambros Bank & Trust (Jersey) Limited  
13 Broad Street  
St. Helier, Jersey JE4  
Channel Islands

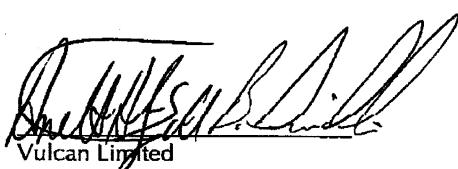
Dear Mr. Cattell,

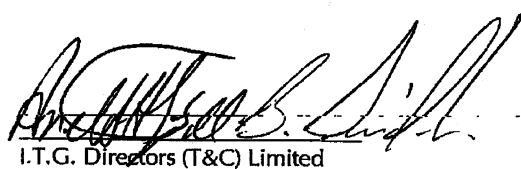
**Re: Payment of Visa Bills**

We, hereby grant unlimited and irrevocable authority to SG Hambros Bank & Trust (Jersey) Limited (the "Bank"), to pay all Visa bills presented to the Bank by Mr. Maurice Arnold Bengis and Mrs. Rochelle A. Bengis

Thank you for your assistance.

Yours sincerely,  
**ARMINA INVESTMENTS LTD.**

  
Vulcan Limited

  
I.T.G. Directors (T&C) Limited



PRIVATE BANKING

## GOLD CARD APPLICATION SUBMISSION TO CREDIT COMMITTEE

<b>Client Name(s)</b>	MR ARNOLD BENGIS & MRS ROCHELLE BENGIS		
<b>Account Number</b>			
<b>Occupation</b>	CHIEF EXECUTIVE ICE BAY & HOUSE BAY FISHING		
<b>Age</b>	66		
<b>Country of Residence</b>	UK		
<b>Assets held with the Bank</b>			
Cash Balances	300,000 - 00 USD		
Investments (Managed?)	OVERSEAS		
<b>Source of Introduction</b>	KEVIN GOLD MISHCON DE REYA		
<b>Are there any Connected Accounts? (Names &amp; Assets Held)</b>	381950 PEARLINV TRADING LTD 8 MILLION 383015 D P BENGIS		
<b>Does the client travel often? If so to which countries?</b>			
YES UK SOUTH AFRICA USA PORTUGAL			
<b>Is there a HOLD MAIL arrangement in place?</b>			
NO			
<b>Additional considerations as to why a Card should be issued?</b>			
See above			
<b>Limit Requested:</b> USD 7000 - 00	£10,000 £5,000 £3,000 £1,000		<b>Reason if more than £1,000</b> FREQUENT USE
<b>Recommending CRM</b>	ANTHONY HOLLEY		
<b>Approved/Declined</b>	<b>Reason for Decline (if appropriate)</b>		
Signature & Date			

FAX APPLICATION TO CREDIT COMPANY

## VISA GOLD DEBIT CARD APPLICATION FORM

## APPLICATION FORM

SG Hambros Bank &amp; Trust (Jersey) Limited, PO Box 78, 13 Broad Street, St Helier, Jersey JE4 8PR

## CARDHOLDER DETAILS

Surname

BENGIS

Title

MR

First name

ARNOLD

Other initials

M

Name as you wish it to appear on your card, using no more than 26 letters and spaces

MR ARNOLD BENGIS

Account number

381969

Card currency (tick one)

Sterling  Dollar  Euro (Jan 1999 on) 

Date of birth

Mother's maiden name (for security purposes)

WOLF

Contact telephone number (business)

07813 183791

Contact telephone number (home)

Address (if you do not wish your address to be made available to the Visa System, for confidentiality reasons, please state 'C/O' and then the bank address. Please note that this may cause problems when using the card for post or telephone orders as the merchant generally needs to confirm the Visa recorded address before dispatching goods)

In order to benefit fully from the services available with your SG Hambros Visa Gold Debit Card, you will need a Personal Identification Number.

Do you wish to receive one? yes  no

## ADDITIONAL CARDHOLDER DETAILS

Surname

BENGIS

Title

MRS

First name

ROCHELLE

Other initials

A

Name as you wish it to appear on your card, using no more than 26 letters and spaces

MRS ROCHELLE BENGIS

Date of birth

Contact telephone number (business)

Contact telephone number (home)

In order to benefit fully from the services available with your SG Hambros Visa Gold Debit Card, you will need a Personal Identification Number.

Do you wish to receive one? yes  no

Please note that as the secondary cardholder, you will need to quote the mother's maiden name of the Primary Cardholder for security purposes.

## DECLARATION

I/We apply for an SG Hambros Visa Gold Debit Card and PIN number (if applicable) to be issued to me/us.

I/We agree to be bound by the terms and conditions set out overleaf, as varied by the Bank from time to time.

Any such variations will be in writing and subject to reasonable notice.

Cardholder

Date

15 MARCH 2002

Additional Cardholder

Date

15/3/02

Please sign again overleaf, ensuring that your signature is within the space provided, and provide a colour passport-quality photograph of each applicant, against light background.

## FOR BANK USE ONLY

 PRIN:  SORT CODE:   
 LIMIT:  ACCOUNT: 

 MAIL CODE:  SELECTION:  CHECK:

POST

24 JAN 2011

RECEIVED

## SGPB Hambros Visa Card

To be completed by each account holder who requires an SGPB Hambros Visa card. Please complete in **BLACK INK** and BLOCK CAPITALS.

## Cardholder's Details

Surname	BENGIS	Title (Mr/Mrs/Ms/Miss/Dr/Other)	MR
Forename(s)	ARNOLD	Other initials	M

Name as it is to appear on card (26 letters max. including spaces)

MR ARNOLD BENGIS

Name of account ARMINE INVESTMENTS LTD

Account number [REDACTED]

Card currency (select one) Sterling  USD  EUR  CAD 

Date of birth [REDACTED]

Telephone (business) [REDACTED]

Telephone (mobile) 07810 444 116

Telephone (home) [REDACTED]

Address	7 PERCEVAL AVE LONDON NW3 4PY	Postcode
---------	-------------------------------------	----------

## Declaration

I wish to apply for an SGPB Hambros Visa card.

I agree to be bound by the Banking Services Terms of Business as may be varied by SGPB Hambros from time to time.

Cardholder's signature  
(please ensure that your signature remains within the box)

Date 17 01 2011

Client No.	381969
Cabinet	VISA CARDS
Doc Type	APP
Doc Date	25.1.11
Pages (if more than one)	1

## INTERNAL USE ONLY

Limit 10,000

Authorised by CRM [Signature]

Print name MR A HOLLEY

<b>PRIVATE BANKING BUSINESS KYCB RISK ASSESSMENT - COMPANIES</b>		<b>SYNERGY INDEX</b>	Cabinet: Client Doc Type: KYCC
		Bank Client No.	381969
		Doc Date	30 March 2010 <i>FPC/S</i>
Full name of Company	ARMIN INV LTD	<b>CLIENT No.</b>	
Full Name(s) of Beneficial Owner(s)	ARNOLD BENGIS	381969	

Is this the first Risk Assessment carried out on this Client?	<b>NO</b>
---	-----------

Question	Answer	Risk			
Is the Beneficial Owner's identity UNKNOWN to SGH?	<b>NO</b>	<b>Client is High Risk</b>			
Is the Beneficial Owner or any other directly-related party, a Politically Exposed Person (PEP) or associated Person? CARE: see notes below	<b>NO</b>				
Is the Client Company Hold Mail?	<b>NO</b>				
Has the Company (or any other company within the group structure, if applicable) issued Bearer shares?	<b>NO</b>				
<b>EITHER:</b> Is the Company incorporated in (Olympic CL screen - Nationality) or have business interests, in a High Risk Country; <b>OR</b> Is the Beneficial Owner a resident of (CL screen - Legal Domicile) or have business interests in, a High Risk Country?	<b>YES</b>				
Is either the Company or Beneficial Owner's wealth derived from any of: Arms trading, casino/gambling, Art/antique dealings, Precious metal dealings, Construction/public works, Import/Export business, cash transmission business?	<b>NO</b>				
Is there any other reason why you would consider this Company as High Risk?	<b>NO</b>				
Question	Answer	Rating	Weight	Score	Risk
What is the Beneficial Owner's Nationality? (Olympic CL screen - Risk Domicile)	<b>SOUTH AFRICA</b>	3	2	6	HIGH
In which country does the Beneficial Owner live? (CL screen - Legal Domicile)	<b>UNITED STATES</b>	1	2	2	LOW
From which country has the Company and Beneficial Owner's wealth been derived?	<b>SOUTH AFRICA</b>	3	2	6	HIGH
From what activity has the Company and Beneficial Owner accumulated their wealth?	<b>Sale of Business</b>	2	1	2	MEDIUM
What is the Country of Incorporation of the Company? (CL screen - Nationality)	<b>BRITISH VIRGIN ISLANDS</b>	1	2	2	LOW
What is (or will be) the asset value of the Company?	<b>under £500k</b>	1	1	1	LOW

Risk Level excluding Automatic High Risk Questions

MEDIUM Risk

<b>Client Risk</b>	<b>Client is HIGH Risk</b>	<b>Next update must be carried out by *</b>	<b>26 September 2010</b>
<b>Olympic input</b>	<b>Input AN code 127</b>	<b>Next Assessment Date :</b>	
* Unless any one of the following events occur first, in which case the Risk Assessment must be updated immediately:			
There is a change in our relationship with the Company – for example: value of AUM resulting from new assets settled/purchased or assets sold/distributed; a change in investment policy; a change in banking relationship (opening a new 'root'; the possibility of litigation or similar; potential financial/reputation risk to SGH, etc.			
There is a change in the structure of the Company. This may include the addition/removal of a Shareholder; an External Director, etc.			
There is a change in the circumstances of any party directly related to the Company (Beneficial Owner; Shareholder; External Director etc) - the change being something that would have a material impact on the KYCB Risk Assessment, for example a change in residence/domicile, business interests, becoming/ceasing to be deemed as a PEP, etc.			

**CERTIFICATION BY THE PERSON COMPLETING THIS RISK ASSESSMENT**

I confirm that this Risk Assessment is based on information provided by or on behalf of the Client and I have no reason to doubt its accuracy.

<i>K. Osmand.</i>	<b>Kathryn Osmand - Private Banking Officer</b>	<b>30.03.10</b>
Signature of person completing this Assessment	Name and Job Title	Date

<b>CRM CONFIRMATION</b> - Required where Assessment has not been completed by the CRM who has prime responsibility for this client		
<i>A. Holley</i>	<b>Anthony Holley - Senior Private Banker</b>	<b>30.03.10</b>
CRM signature	Print name	Date

<b>ADDITIONAL SIGN-OFF REQUIREMENTS</b>		
ALL High Risk business must be signed off by a DIRECTOR of SGH (refer to local policy as regards who can sign as a 'Director') AND logged by local MLRO		
ALL new business considered as High Risk MUST be taken to the New Account Opening Committee for acceptance.		
Refer to SGHambros online\Anti-Money Laundering\Policies & Procedures\Group2\Guidance Notes Document Set\GN7		
Director signature <i>A. Rowlands</i>	Print name <i>A. Rowlands</i>	Date <i>31/3/10</i>
MLRO confirmation - High Risk business logged	MLRO signature and name <i>A. Rowlands</i>	Date <i>31/3/10</i>
Olympic Agreement 010 input		

## SG HAMBROS GROUP

## ANTI-MONEY LAUNDERING CHECKLIST – UNDERLYING COMPANY

## CHECKLIST F2

## FOR INTERNAL USE ONLY

This document establishes the Identity of a Company that is party to another Corporate, Trust or other type of account for which a separate full checklist is being completed. This document should accompany the full checklist for sign-off.

State the name and account number of the Account that this Checklist supports (i.e. Company, Trust etc)

Name:	ARMIN INVESTMENTS	Root No.:	381969
-------	-------------------	-----------	--------

State the name of the Company that this Checklist relates to and capacity in which it is acting for the above Account

Name:	INTRUST WEALTH SARL	Capacity: Corporate Secretary, Trustee etc.	CORPORATE DIRECTORS
-------	---------------------	---	---------------------

Original or certified copies should be obtained of the following documents.

**Regulated or Publicly Quoted Companies: Obtain BOTH of the following:**

Proof of Listing (If applicable) from a Recognised, Designated or Approved Investment Exchange<sup>o</sup> (via website or Periodical) in the UK or a country with equivalent anti money laundering legislation ;

AND Current list of signatories

*Tick relevant document* *Date Copy placed on file*

\_\_\_\_\_  
 31.03.10

**For ALL other Companies: Obtain ALL of the following:**

Certificate of Incorporation or Certificate to Trade;

\_\_\_\_\_

AND Full Company Search of the Registrar of Companies or local equivalent (also ensures company still exists); or Enquiry via a business information service.  
\* Record reason if unable to attain – see note below.

\_\_\_\_\_

AND Latest report and accounts, audited, where applicable.  
\* Record reason if unable to attain – see note below.

\_\_\_\_\_

AND If a trading company; provide confirmation in a file note that you have visited the principal trading address of the company and can confirm its physical existence and trading activity.

\_\_\_\_\_

**AND IF A NON-UK Company: Obtain the following additional documents:**

Memorandum & Articles of Association

\_\_\_\_\_

AND Copy of the share certificate(s) confirming shareholder(s) name(s) and that the share(s) are not held in bearer form.

\_\_\_\_\_

AND Declaration of Beneficial Ownership (Available on SG HAMBROS ONLINE);

\_\_\_\_\_

AND If Company was incorporated more than 12 months ago, an up-to-date Certificate of Good Standing or Certificate of Incumbency.

\_\_\_\_\_

**For all Private Companies (i.e. not listed on a Recognised, Designated or Approved Investment Exchange<sup>o</sup>); Obtain:**

Verify the identity of every Controlling Director (which may include the company secretary). Use a separate Checklist E2 (F2 if Corporate) for each Director

\_\_\_\_\_

AND Verify the Beneficial owner(s) or Ultimate Controller(s) of the company holding >10% of the shares (if not verified above). Use a separate Checklist E2 for each Individual (F2 if Corporate).

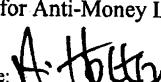
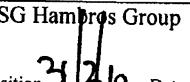
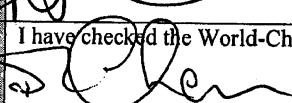
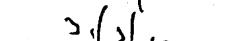
\_\_\_\_\_

AND If those parties are not the signatories to the account, verify the identity (person and address) of every person authorised to operate the account. Use a separate Checklist E2 for each Individual or F2 if Corporate signatories

\_\_\_\_\_

Please refer to your MLRO should you have any concerns with regards to the above documentation.

\* If above documents not obtained, record reasons on a new page

Relationship Manager:	I verified the identity of the Company for Anti-Money Laundering purposes as required by SG Hambros Group		
MLRO Compliance:	Signature: 	Name: 	Position:  Date: 31/3/10
	I have checked the World-Check database and confirm that this Company does not appear on any Sanction list		
	Signature: 	Name: 	Position:  Date: 31/3/10

SG HAMBROS GROUP

CHECKLIST F

## MONEY LAUNDERING CHECKLIST – COMPANIES

<b>PART 2. KYC PROFILE</b>	
<b>Full Company Name:</b> ARMINA INVESTMENTS LIMITED	<b>Account No:</b> 381969
<b>City and Country of Incorporation:</b> Tortola, BVI	<b>Date of Incorporation:</b> 21/09/01
<b>Principal Business Trading Address:</b> 6 Place Des Eaux-Vives, Geneva 1207, Switzerland	<b>Nature of Business (full description):</b> Investment Company & transaction account
<b>List ALL Directors, Shareholders, Controllers and Authorised Signatories. (Private Companies ONLY):</b>	
<b>Name</b>	<b>Position</b>
Inwealth Directors SA	See authorised signatory list
<b>Service / Products Provided:</b> nil	<b>Group Structure (i.e. Parent, subsidiaries, fellow subsidiaries, associated companies) –</b> Inwealth Trust Sarl registered as Trustees of Rosebud Settlement owner of Armine Investments
<b>Catchment area of the Business eg. Local, National, International (list Countries):</b> Local as investment only	<b>Estimated Annual Turnover</b> 0 <b>Current year:</b> 0 <b>Following year:</b> 0
<b>Purpose of this Account:</b> Offshore banking/investment	
<b>Source of Net Worth (e.g., Accrued Business profits etc):</b> Accrued business profits from fishing interests - see notes below	
<b>Source of Account Opening Funds (New Accounts Only):</b> Cantrade, Zurich via Mishcon De Reya Client Account Nat West Bloomsbury Parr Br London (See letter dated 28/03/00)	

SG HAMBROS GROUP

CHECKLIST F

## MONEY LAUNDERING CHECKLIST – COMPANIES

## PART 2: KYC PROFILE (Cont.)

Estimated Account Activity (i.e. Daily, Weekly): Infrequent	Estimated Value Range of Transactions: Investment trades + general banking \$0 - 10K
List the Purpose, estimated value, frequency and destination Countries of International Payments / Deposits (if any): nil	
Name and Address of Mainstream Bankers: Cantrade, Zurich	
NET WORTH (in order to understand the funds flow through the account)	
Cash & Bank Accounts	£7,000
Stocks & Shares	£
Other Current Assets	£
Properties	£
Other Fixed Assets	£
Total Assets	£
Total Liabilities	£
NET WORTH	£7000
<b>Other Information:</b> Account introduced by Kevin Gold, Managing Partner of Mishcon De Reya ( A1 status ). Kevin is also a very close friend and looks after Arnie personally. Arnie Bengis, the beneficial owner is South African and acquired his wealth via the export of fish (Lobster) initially from South Africa and thereafter in/from America & Portugal. Each operation trades under different names, in America = Ice Brand and in Europe/Africa = House Bay fishing.  A substantial Fixed Interest portfolio is held with Cantrade in Zurich and it is from this source that the funds have arrived. The portfolio in Zurich is geared towards Emerging Market Debt. With SGH he is looking to take a more conservative stance so reducing his risk/volatility whilst providing an Anglo-Saxon approach. Corporate directors are Trident in BVI. Armine used as transactional account for his wife Rochelle. Net Worth stated is Jersey funds only under beneficial owner family control. Visa Debit card held by Mrs Bengis letter of authority held from Trident.  2004 review - No change re Armine, however see Pearl - 381950 for more comprehensive overview of relationship 2008 - see Pearl 381950 which is regularly updated  June 2009 - No change since last review. Account running in line with expected activity. American Express cards bills paid regularly for Arnie Bengis upon confirmation from First Advisory.  January 2010 - Account continues to run in line with expected activity. Arnie uses his debit visa card frequently and we regularly pay his Amex bills upon receiving an instruction from the trustees in Leichenstein. David Bengis (Arnie's Son) pays funds into this account from time to time to fund expenses.	

Account Officer Code:

SG HAMBROS GROUP

CHECKLIST F

**MONEY LAUNDERING CHECKLIST – COMPANIES**

**Account Officer Code:** 2024

**Date Completed/Reviewed:** 31.03.10

**Account Officer Name:** TH

**Who Completed / Reviewed KYC:** KO

**Compliance Approval:** \_\_\_\_\_

**Next Annual Review Date:** \_\_\_\_\_

**IF IN DOUBT AS TO THE NATURE AND EXTENT OF DOCUMENTATION THAT SHOULD BE OBTAINED OR IN THE EVENT THAT A CLIENT CANNOT PROVIDE THE REQUIRED INFORMATION YOU MUST CONSULT THE MONEY LAUNDERING REPORTING OFFICER.**



## Account Statement

**Hambros**

Armine Investments Limited  
C/O Mr Feng-Tak Chin  
Newman and Company  
Regent House  
1 Pratt Mews  
London England NW1 0AD

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY

Account Number: [REDACTED]

Sort Code: 40-48-76

IBAN: GB 35HAMB40487638196900

BIC Code: HAMBJESX

Currency: US DOLLAR

Statement Date: 31-Jan-2009

Balance brought forward 1,856.67 CR

**Balance carried forward 21,856.67 CR**

Date	Description	Value	Debit	Credit	Balance
31-Dec-2008	Balance Brought Forward	31-Dec-2008			1,856.67 CR
21-Jan-2009	Transfer FROM MR DAVID PAUL BENGIS	21-Jan-2009		20,000.00	21,856.67 CR
31-Jan-2009	Balance Carried Forward	31-Jan-2009			21,856.67 CR

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# Account Statement

Hambros

Armine Investments Limited  
 C/O Mr Feng-Tak Chin  
 Newman and Company  
 Regent House  
 1 Pratt Mews  
 London England NW1 0AD

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY

Account Number:   
 Sort Code: 40-48-76  
 IBAN: GB 35HAMB40487638196900  
 BIC Code: HAMBGESX  
 Currency: US DOLLAR  
 Statement Date: 31-May-2009

Balance brought forward 6,511.44 CR  
**Balance carried forward 15,336.43 CR**

Date	Description	Value	Debit	Credit	Balance
30-Apr-2009	Balance Brought Forward	30-Apr-2009			6,511.44 CR
05-May-2009	Trf From Call Deposit Account	05-May-2009		20,000.00	26,511.44 CR
15-May-2009	Ifo American Express B/O Mr A Bengi S	15-May-2009	11,175.01		15,336.43 CR
31-May-2009	Balance Carried Forward	31-May-2009			15,336.43 CR

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## Account Statement

**Hambros**

Armine Investments Limited  
C/O Mr Feng-Tak Chin  
Newman and Company  
Regent House  
1 Pratt Mews  
London England NW1 0AD

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY Ext 5445

Account Number

Sort Code: 40-48-70

IBAN: GB 35HAMB40487638196900

BIC Code: HAMBESX

Currency: US DOLLAR

Statement Date: 31-Jul-2009

Balance brought forward 388.30 CR

**Balance carried forward 18,967.55 CR**

Date	Description	Value	Debit	Credit	Balance
08-Jul-2009	Balance Brought Forward	08-Jul-2009			388.30 CR
09-Jul-2009	Debit card DELEK JERUSALEM on 05Jul09 ILS 370.00 Card: xx1506	09-Jul-2009	96.72		291.58 CR
13-Jul-2009	Debit card MONTILO LTD GANAY YEHODA on 08Jul09 ILS 397.00 Card: xx1506	13-Jul-2009	102.31		189.27 CR
14-Jul-2009	Debit card RVIVA ISILYA RAMAT HASHRON on 09Jul09 ILS 4,304.00 Card: xx1506	14-Jul-2009	1,103.04		913.77 DR
15-Jul-2009	TRF FROM MR DAVID BENGIS	15-Jul-2009		20,000.00	19,086.23 CR
16-Jul-2009	Debit card SONOL TZOMET HASHARON NATANYA on 13Jul09 ILS 200.00 Card: xx1506	16-Jul-2009	51.69		19,034.54 CR
20-Jul-2009	Debit card SHLOMO RENT A CAR PETACH TIKVA on 15Jul09 ILS 254.20 Card: xx1506	20-Jul-2009	66.99		18,967.55 CR
20-Jul-2009	Balance Carried Forward	20-Jul-2009			18,967.55 CR

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## Account Statement

**Hambros**

Armine Investments Limited  
C/O Mr Feng-Tak Chin  
Newman and Company  
Regent House  
1 Pratt Mews  
London England NW1 0AD

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY Ext 5445

Account Number: [REDACTED]

Sort Code: 40-48-76

IBAN: GB 35HAMB40487638196900

BIC Code: HAMBJESX

Currency: US DOLLAR

Statement Date: 31-Oct-2009

Balance brought forward 3,851.15 CR

**Balance carried forward 13,496.00 CR**

Date	Description	Value	Debit	Credit	Balance
30-Sep-2009	Balance Brought Forward	30-Sep-2009			3,851.15 CR
02-Oct-2009	Ifo American Express	02-Oct-2009	9,839.42		14,011.73 CR
02-Oct-2009	Transfer from Mr D P Bengis	02-Oct-2009		20,000.00	13,985.41 CR
05-Oct-2009	Debit card SHLOMO RENT A CAR PETACH TIKVA on 01Oct09	05-Oct-2009	26.32		13,985.41 CR
14-Oct-2009	ILS 96.97 Card: xx1506 Debit card SHOKO SPORTWEAR TEL AVIV on 11Oct09	14-Oct-2009	59.79		13,925.62 CR
15-Oct-2009	ILS 218.00 Card: xx1506 Debit card A.L.D JERUSALEM on 11Oct09	15-Oct-2009	274.82		13,650.80 CR
19-Oct-2009	ILS 1,002.00 Card: xx1506 Debit card BRAD WINE LTD YAHUD on 14Oct09	19-Oct-2009	42.97		13,496.00 CR
19-Oct-2009	ILS 156.00 Card: xx1506 Debit card BRAD WINE LTD YAHUD on 15Oct09	19-Oct-2009	111.83		13,496.00 CR
19-Oct-2009	ILS 406.00 Card: xx1506 Balance Carried Forward	19-Oct-2009			13,496.00 CR

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## Account Statement

Hambros

Client: Armine Investments Limited

Account Number: [REDACTED]

Sort Code: 40-40-70

IBAN: GB 35HAMB40487638196900

BIC Code: HAMBJESX

Currency: US DOLLAR

Statement Date: 30-Nov-2009

Armine Investments Limited  
 C/O Mr Feng-Tak Chin  
 Newman and Company  
 Regent House  
 1 Pratt Mews  
 London England NW1 0AD

Account type: CURRENT ACCOUNT

Description:

Contact: ANTHONY HOLLEY Ext 5445

Balance brought forward 10,046.16 CR

Balance carried forward 13,041.01 CR

Date	Description	Value	Debit	Credit	Balance
16-Nov-2009	Balance Brought Forward	16-Nov-2009			10,046.16 CR
16-Nov-2009	Debit card MONTILO LTD GANAY YEHUDA on 12Nov09 FX@ 3.6959	16-Nov-2009	71.70		
16-Nov-2009	ILS 265.00 Card: xx1506 Debit card YM 7 TEL AVIV on 11Nov09 FX@ 3.7010	16-Nov-2009	179.95		9,794.51 CR
20-Nov-2009	Transfer from Call Deposit Acc	20-Nov-2009		20,000.00	29,794.51 CR
24-Nov-2009	Ifo American Express	24-Nov-2009	16,651.82		13,142.69 CR
25-Nov-2009	Debit card TAMAR SHIVUK MOTZARAY BA RISHONLETZION on 22Nov09 FX@ 3.6952	25-Nov-2009	21.92		
25-Nov-2009	ILS 81.00 Card: xx1506 Debit card AML HERZELIYA on 22Nov09 FX@ 3.6958	25-Nov-2009	75.76		13,045.01 CR
26-Nov-2009	ILS 280.00 Card: xx1506 ATM Charge Charges SHCHKIM RAMAT GAN on 24Nov09	26-Nov-2009	4.00		
26-Nov-2009	Card: xx1506 Balance Carried Forward	26-Nov-2009			13,041.01 CR

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## Account Statement

**Hambros**

Armine Investments Limited  
C/O Mr Feng-Tak Chin  
Newman and Company  
Regent House  
1 Pratt Mews  
London England NW1 0AD

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY Ext 5445

Account Number: [REDACTED]

Sort Code: 40-48-76

IBAN: GB 35HAMB40487638196900

BIC Code: HAMBJESX

Currency: US DOLLAR

Statement Date: 31-Jan-2010

Balance brought forward 11,183.70 CR

**Balance carried forward 17,997.21 CR**

Date	Description	Value	Debit	Credit	Balance
31-Dec-2009	Balance Brought Forward	31-Dec-2009			11,183.70 CR
07-Jan-2010	Ifo American Express	07-Jan-2010	12,870.36		18,313.34 CR
07-Jan-2010	Trf From Mr David Paul Bengis	07-Jan-2010		20,000.00	
12-Jan-2010	ATM Charge Charges NATBAG-ARRIVLS-C TEL AVIV on 09Jan10 Card: xx1506	12-Jan-2010	4.00		
12-Jan-2010	ATM NATBAG-ARRIVLS-CUSTM TEL AVIV on 09Jan10 FX@ 3.6421 ILS 600.00 Card: xx1506	12-Jan-2010	164.74		18,144.60 CR
18-Jan-2010	ATM Charge Charges RAMAT HEN RAMAT GAN on 15Jan10 Card: xx1506	18-Jan-2010	4.00		
18-Jan-2010	Debit card EDISON RAANANA on 13Jan10 FX@ 3.6067 ILS 153.00 Card: xx1506	18-Jan-2010	42.42		
18-Jan-2010	Debit card SUPER SAL LTD RAMAT GAN on 14Jan10 FX@ 3.6027 ILS 363.77 Card: xx1506	18-Jan-2010	100.97		
18-Jan-2010	Balance Carried Forward	18-Jan-2010			17,997.21 CR

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## Account Statement

**Hambros**

Armine Investments Limited  
C/O Mr Feng-Tak Chin  
Newman and Company  
Regent House  
1 Pratt Mews  
London England NW1 0AD

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY Ext 5445

Account Number: [REDACTED]

Sort Code: 40-48-76

IBAN: GB 35HAMB40487638196900

BIC Code: HAMBESX

Currency: US DOLLAR

Statement Date: 28-Feb-2010

Balance brought forward 14,407.71 CR

**Balance carried forward 11,596.04 CR**

Date	Description	Value	Debit	Credit	Balance
05-Feb-2010	Balance Brought Forward	05-Feb-2010			14,407.71 CR
05-Feb-2010	ATM RAMAT HEN	05-Feb-2010	688.07		
	RAMAT GAN on 03Feb10 FX@ 3.6333				
	ILS 2,500.00 Card: xx1506				
05-Feb-2010	Transfer from Call Deposit Account	05-Feb-2010			
09-Feb-2010	ATM Charge Charges ABSA O.R TAMBO/*	09-Feb-2010	4.00	20,000.00	33,719.64 CR
	JOHANNESBURG on 07Feb10				
	Card: xx1506				
09-Feb-2010	ATM ABSA O.R TAMBO/*O.R TAMBO	09-Feb-2010	133.01		
	JOHANNESBURG on 07Feb10 FX@ 7.5182				
	ZAR 1,000.00 Card: xx1506				
09-Feb-2010	Ifo American Express	09-Feb-2010	21,218.43		12,364.20 CR
10-Feb-2010	Debit card C*QUAY FOUR	10-Feb-2010	53.46		12,310.74 CR
	CAPE TOWN on 07Feb10 FX@ 7.5570				
	ZAR 404.00 Card: xx1506				
17-Feb-2010	Debit card THE CAPE GALLERY	17-Feb-2010	714.70		11,596.04 CR
	CAPE TOWN on 13Feb10 FX@ 7.5556				
	ZAR 5,400.00 Card: xx1506				
17-Feb-2010	Balance Carried Forward	17-Feb-2010			11,596.04 CR

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## Account Statement

**Hambros**

Armine Investments Limited  
C/O Mr Feng-Tak Chin  
Newman and Company  
Regent House  
1 Pratt Mews  
London England NW1 0AD

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT  
**Description:**  
**Contact:** ANTHONY HOLLEY Ext 5445

Account Number [REDACTED]  
Sort Code: 40-48-76  
IBAN: GB 35HAMB40487638196900  
BIC Code: HAMBESX  
Currency: US DOLLAR  
Statement Date: 30-Apr-2010

Balance brought forward 7,695.98 CR  
**Balance carried forward 22,978.41 CR**

Date	Description	Value	Debit	Credit	Balance
01-Apr-2010	Balance Brought Forward	01-Apr-2010	24,569.20		7,695.98 CR
01-Apr-2010	Ifo American Express	01-Apr-2010		40,000.00	23,126.78 CR
30-Apr-2010	Transfer from Nashglobe Business SA	30-Apr-2010	4.00		
	ATM Charge Charges 033TUNIS AEROPOR				
	TUNIS on 29Apr10				
	Card: xx1506				
30-Apr-2010	ATM 033TUNIS AEROPORT	30-Apr-2010	144.37		22,978.41 CR
	TUNIS on 29Apr10 FX@ 1.3853				
	TND 200.00 Card: xx1506				
30-Apr-2010	Balance Carried Forward	30-Apr-2010			22,978.41 CR

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# Account Statement

**Hambros**

Armine Investments Limited  
Inwealth Directors SA  
C/O Inwealth Trust Sarl  
6 Place Des Eaux-Vives  
Geneva 1207  
Switzerland

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY Ext 5445

Account Number: [REDACTED]

Sort Code: 40-48-76

Account Reference: 38196901

IBAN: GB 08HAMB40487638196901

BIC Code: HAMBJESX

Currency: STERLING

Statement Date: 30-Nov-2010

Balance brought forward 0.00 CR

**Balance carried forward 4,584.24 CR**

Date	Description	Value	Debit	Credit	Balance
04-Nov-2010	Balance Brought Forward Electronic transfer AMERICAN EXPRES S	04-Nov-2010	15,415.76		0.00 CR
04-Nov-2010	Trf From Pearl Investments Trading Limited	04-Nov-2010		20,000.00	4,584.24 CR
30-Nov-2010	Balance Carried Forward	30-Nov-2010			4,584.24 CR

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## Account Statement

Hambros

Armine Investments Limited  
 Inwealth Directors SA  
 C/O Inwealth Trust Sarl  
 6 Place Des Eaux-Vives  
 Geneva 1207  
 Switzerland

**Client:** Armine Investments Limited

**Account type:** CURRENT ACCOUNT

**Description:**

**Contact:** ANTHONY HOLLEY Ext 5445

Account Number: [REDACTED]

Sort Code: 40-48-76

Account Reference: 38196901

IBAN: GB 08HAMB40487638196901

BIC Code: HAMBESX

Currency: STERLING

Statement Date: 31-Dec-2010

Balance brought forward 4,584.24 CR

**Balance carried forward 1,784.29 CR**

Date	Description	Value	Debit	Credit	Balance
03-Dec-2010	Balance Brought Forward Trf From Pearl Investments Trading Limited	03-Dec-2010		20,000.00	4,584.24 CR 24,584.24 CR
08-Dec-2010	Electronic transfer AMERICAN EXPRESS	08-Dec-2010	22,799.95		1,784.29 CR
31-Dec-2010	Balance Carried Forward	31-Dec-2010			1,784.29 CR

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# Account Statement

Hambros

Client: Armine Investments Limited

Account Number: [REDACTED]

Sort Code: 40-48-76

IBAN: GB 35HAMB40487638196900

BIC Code: HAMBESX

Currency: US DOLLAR

Statement Date: 31-Oct-2010

Armine Investments Limited  
 C/O Mr Feng-Tak Chin  
 Newman and Company  
 Regent House  
 1 Pratt Mews  
 London United Kingdom NW1 0AD

Account type: CURRENT ACCOUNT  
 Description:  
 Contact: ANTHONY HOLLEY Ext 5445

Balance brought forward 10,552.61 CR

Balance carried forward 35,280.44 CR

Date	Description	Value	Debit	Credit	Balance
11-Oct-2010	Balance Brought Forward				10,552.61 CR
	ATM MPS SIENA	11-Oct-2010	355.73		
	SIENA on 07Oct10 FX@ 1.4229				
11-Oct-2010	EUR 250.00 Card: xx5179	11-Oct-2010	355.73		
	ATM MPS SIENA				
	SIENA on 07Oct10 FX@ 1.4229				
11-Oct-2010	EUR 250.00 Card: xx5179	11-Oct-2010	24,354.49		
	Electronic transfer AMERICAN EXPRES				
	S @1.6017				
11-Oct-2010	Trf From Pearl Investments Trading	11-Oct-2010		50,000.00	35,486.66 CR
	Limited				
13-Oct-2010	Debit card RIST CIAO BELLA	13-Oct-2010	69.69		
	ROMA on 10Oct10 FX@ 1.4222				
	EUR 49.00 Card: xx5179				
13-Oct-2010	Debit card FATTORIA LA POSADA RISTO	13-Oct-2010	136.53		35,280.44 CR
	MONTE ARGENTA on 10Oct10 FX@ 1.4221				
	EUR 96.00 Card: xx5179				
13-Oct-2010	Balance Carried Forward	13-Oct-2010			35,280.44 CR

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